

**TOP 100 CURRENT HOLDERS* OF FFELP LOANS FOR 2019 AND 2018
(SEQUENCED FROM HIGH TO LOW ON 9/30/19 \$ OUTSTANDING)**

LENDER NAME CITY	ST	\$ OUTSTANDING		RANKINGS	
		FY19	FY18	FY19	FY18
NAVIENT CREDIT FINANCE CORP.[9] RESTON	VA	72,063.44	80,888.52	1	1
NATIONAL ED LOAN NETWORK (NELNET)[8] LINCOLN	NE	18,627.01	19,831.74	2	2
SUNTRUST BANK[6] RICHMOND	VA	7,042.89	7,117.01	3	3
BRAZOS GROUP[10] WACO	TX	4,195.40	4,762.17	4	4
PA HIGHER ED ASST AUTH (PHEAA)[4] HARRISBURG	PA	3,735.13	4,395.20	5	5
GOAL STRUCTURED SOLUTIONS & AFF[2] SAN DIEGO	CA	2,851.31	3,239.98	6	6
ECMC GROUP HARRISBURG	PA	2,061.97	1,777.49	7	12
COLLEGE LOAN CORP[2] SAN DIEGO	CA	2,034.40	2,630.76	8	7
PITTSBURGH NATIONAL CORP (PNC)[3] PITTSBURGH	PA	2,014.20	2,420.14	9	8
ACCESS GROUP[2] WILMINGTON	DE	2,009.83	2,274.32	10	9
NORTHSTAR GUARANTEE ST PAUL	MN	1,758.98	2,013.43	11	10
EDUCATIONAL SERVICES OF AMERICA MINNEAPOLIS	MN	1,607.23	1,890.29	12	11
UTAH STATE BOARD OF REGENTS[4] SALT LAKE CITY	UT	1,349.10	1,560.44	13	13
MISSOURI HIGHER EDUCATION LOAN AUTH[2] CHESTERFIELD	MO	1,229.42	1,374.09	14	14
STUDENT LOAN XPRESS[2] SAN DIEGO	CA	1,066.60	1,206.28	15	15
COLLEGE FOUNDATION INC.[2] RALEIGH	NC	1,046.69	1,205.83	16	16
SC STUDENT LOAN CORP[10] COLUMBIA	SC	1,019.60	1,202.13	17	17
ACADEMIC LOAN GRO NEW YORK	NY	911.94	1,022.12	18	18
EDSOUTH[2] KNOXVILLE	TN	877.79	1,019.09	19	19
WELLS FARGO BANK N.A. SIOUX FALLS	SD	871.80	1,002.71	20	20

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		FY19	FY18	FY19	FY18
KENTUCKY HIGHER ED STUD LOAN CORP LOUISVILLE	KY	814.46	852.64	21	23
GCO EDUCATION LOAN FUNDING DENVER	CO	805.42	934.53	22	21
SALLIE MAE BANK MURRAY	UT	797.65	866.20	23	22
NORTH TEXAS HEA[2] FORT WORTH	TX	679.80	786.72	24	25
JPMORGAN CHASE BANK[2] GARDEN CITY	NY	592.63	668.17	25	27
MT HIGHER ED STUD ASST CORP[2] HELENA	MT	592.29	681.15	26	26
ALL STUDENT LOAN CORP[4] LOS ANGELES	CA	536.29	601.77	27	28
KEY CORP[7] CLEVELAND	OH	484.90	558.75	28	29
PANHANDLE PLAINS HEA[2] CANYON	TX	465.85	823.06	29	24
IOWA STUD LOAN LIQUITY CORP/ISLLC WEST DES MOINES	IA	418.63	473.91	30	31
VT EDUCATION LOAN FINANCE PROGRAM WINOOSKI	VT	405.75	477.77	31	30
CREDIT HUMAN FCU SAN ANTONIO	TX	384.55	354.66	32	34
MICHIGAN HIGHER ED STUDENT LOAN LANSING	MI	355.16	422.66	33	32
NEW MEXICO EDUCATION ASST FOUND ALBUQUERQUE	NM	354.60	414.82	34	33
BARCLAYS CINCINNATI	OH	308.21	351.94	35	35
NH HIGHER ED LOAN CORP CONCORD	NH	300.27	339.98	36	36
FHLB STUDENT LINCOLN	NE	273.96	309.53	37	37
NATIONAL EDUCATION DENVER	CO	261.05	297.08	38	38
FIRST NATIONAL BANK OF TEXAS[3] KILLEEN	TX	260.25	241.69	39	40
OKLAHOMA STUDENT LOAN AUTHORITY OKLAHOMA CITY	OK	223.22	264.77	40	39

* Excludes FFEL Program non-defaulted loans held by the U.S. Department of Education.
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 Source = ED FORM 799/LARS as of January 2020

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	FY19	FY18	FY19	FY18
MISSISSIPPI HIGHER ED ASST COR JACKSON MS	201.61	224.73	41	41
ILLINOIS STUDENT ASSIS COMM/DAAP DEERFIELD IL	191.69	218.16	42	42
CONNECTICUT STUDENT LOAN FOUND ROCKY HILL CT	171.94	199.81	43	43
LOUISIANA PUBLIC FACILITIES AUTH[2] BATON ROUGE LA	166.70	191.72	44	44
SOUTH TEXAS HIGHER ED AUTH AUSTIN TX	160.46	185.42	45	45
ARKANSAS STUDENT LOAN AUTHORITY LITTLE ROCK AR	157.16	180.77	46	46
RISLA/RHODE ISLAND STUDENT LOAN AUT WARWICK RI	149.08	180.23	47	47
ASSOCIATED BANK[2] STEVENS POINT WI	141.89	168.09	48	48
EDUCATION LOAN TRUST[2] JACKSONVILLE FL	108.67	118.97	49	49
EDUCATION LOAN FUNDING LAS VEGAS NV	100.13	115.87	50	50
EDUCATION LOANS INC ABERDEEN SD	94.08	109.98	51	53
FORTIS PRIVATE BANK DENVER CO	88.69	112.00	52	51
INDIANA SECONDARY M[2] BROOKLYN OH	83.26	94.49	53	54
UNIVERSITY OF WISCONSIN CU MADISON WI	72.76	110.89	54	52
HSBC BANK USA[2] BUFFALO NY	66.77	81.19	55	55
CITIZENS BANK[10] WESTWOOD MA	56.97	66.19	56	56
HRBLOCK LINCOLN NE	55.93	62.56	57	58
ALASKA STUDENT LOAN CORP JUNEAU AK	45.57	55.12	58	59
GREATER TX SVCS IN HARRISBURG PA	40.52	47.35	59	60
KNOWLEDGE WORKS FOUNDATION[2] CLEVELAND OH	38.52	47.15	60	61

LENDER NAME CITY ST	\$ OUTSTANDING		RANKINGS	
	FY19	FY18	FY19	FY18
NEW JERSEY HIGHER EDUCA ASST AUTH TRENTON NJ	36.99	42.48	61	63
MASSACHUSETTS ED FINANCING BOSTON MA	34.44	43.01	62	62
VILLAGE BANK MIDLOTHIAN VA	34.16	40.15	63	64
GRAND SOUTH BANK GREENVILLE SC	33.03	38.40	64	66
FIRST-CITIZENS BANK & TRUST[3] RALEIGH NC	32.13	38.89	65	65
USC CREDIT UNION LOS ANGELES CA	25.37	29.69	66	67
BENEFICIAL BANK PHILADELPHIA PA	22.36	25.47	67	68
TINKER FEDERAL CREDIT UNION MIDWEST CITY OK	20.68	23.53	68	69
FARMERS SAVINGS BANK MINERAL POINT WI	19.75	21.83	69	71
NOTRE DAME CREDIT UNION NOTRE DAME IN	19.29	22.72	70	70
APOLLO BANK Miami FL	17.85	19.30	71	72
FIRSTTRUST SAVINGS BANK PHILADELPHIA PA	13.85	16.18	72	73
CITIZENS BANK OF LAFAYETTE LAFAYETTE TN	11.65	13.95	73	74
The OLD POINT NAT'L BANK OF PHOEBUS HAMPTON VA	10.31	12.71	74	75
FIRST FEDERAL BANK OF FLORIDA LAKE CITY FL	9.97	11.75	75	76
ROYAL CREDIT UNION EAU CLAIRE WI	9.03	10.91	76	77
THE FAUQUIER BANK WARRENTON VA	8.11	9.35	77	80
M&T BANK EDUCATIONAL LENDING[2] BUFFALO NY	7.73	9.83	78	79
TEACHERS FCU HAUPPAUGE NY	7.44	9.94	79	78
COMMUNITY FIRST CREDIT UNION APPLETON WI	7.30	8.82	80	81

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FIRST COMMONWEALTH FINANCIAL CORP INDIANA PA	7.10	8.54	81	82
DOW CHEMICAL EMPLOYEES' CU MIDLAND MI	6.41	7.81	82	83
FIRST TENNESSEE BANK[2] MARYVILLE TN	5.36	6.62	83	85
ERIE FEDERAL CREDIT UNION ERIE PA	5.04	5.95	84	86
FOX COMMUNITIES CREDIT UNION APPLETON WI	4.20	4.09	85	89
FIRST NAT'L BANK - HUNTSVILLE HUNTSVILLE TX	3.57	4.14	86	88
LANDMARK CREDIT UNION WAUKESHA WI	3.41	4.16	87	87
CHARLEROI FEDERAL SAVINGS & LOAN CHARLEROI PA	3.41	4.07	88	90
FIRST NATIONAL BANK OF RIVER FALLS RIVER FALLS WI	3.17	3.76	89	93
TEXAS HIGHER EDUCATION COORD BOARD AUSTIN TX	3.14	3.90	90	91
SANDHILLS BANK NORTH MYRTLE BEACH SC	3.08	3.80	91	92
ASSOCIATED SCHOOL EMPLOYEES CREDIT YOUNGSTOWN OH	2.99	3.49	92	95
NET FCU SCRANTON PA	2.93	3.23	93	99
LAKE MICHIGAN CREDIT UNION GRAND RAPIDS MI	2.89	3.18	94	100
FIRST COMMONWEALTH F C U ALLENTOWN PA	2.83	3.37	95	97
TUFTS UNIVERSITY SOMERVILLE MA	2.57	3.12	96	101
FIRST FEDERAL S&L ASSOC. WAYNESBURG PA	2.56	3.37	97	98
ARDENT CREDIT UNION PHILADELPHIA PA	2.51	2.97	98	102
OXFORD BANK & TRUST OAK BROOK IL	2.49	2.85	99	104
CLEARVIEW FCU MOON TOWNSHIP PA	2.46	2.95	100	103

Last year Top 100 lenders not in the current year Top 100

LENDER NAME CITY ST	\$ OUTSTANDING		RANKINGS	
	FY19	FY18	FY19	FY18
NORTHSTAR (GL) CINCINNATI OH	-	65.79	-	57
SOVEREIGN BANK FSB READING PA	-	6.86	-	84
SUN EAST FCU ASTON PA	-	3.71	-	94
SECU EMPLOYEES CU LINTHICUM HGTS MD	-	3.42	-	96

	FY19	FY18
TOP 10 AS A PERCENT OF ALL LENDERS	83.05	82.60
TOP 25 AS A PERCENT OF ALL LENDERS	94.04	93.77
TOP 50 AS A PERCENT OF ALL LENDERS	99.15	99.02
TOP 75 AS A PERCENT OF ALL LENDERS	99.85	99.81
TOP 100 AS A PERCENT OF ALL LENDERS	99.93	99.91
TOTAL \$ OF ALL LENDERS*	\$ 140,436.42	\$ 156,872.06

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